ܝܕܘܥܬܢ ܡܫܘܬܦܘܬܢ ܕܠܡܘܒܠ ܦܬܚܬܐ ܕܐܝܟܘܪ̈ܐ ܐܘܡܬܢܝܐ ܡܘܒܬܠܝܐ

> ܐܢܫܐ ܕܦܝܫܝ ܠܐ ܗܘܘ ܡܒܘܛܚܐ ܒܬܚܘܬ ܐܝܟ ܝ ܦܘܪܣܐ ܠܐ ܗܘܘ ܡܒܘܛܚܐ ܒܬܚܘܬ ܚܕ ܡܢ ܝܘܡܢܐ ܠܐ ܟܠܗܘܢ
> ܟܘ ܚܕ ܓܘܢ ܒܬܒܝܥܐ ܒܝܬܘ ܚܕ ܡܝܠܬܐ ܡܛܝܬܢܐ ܟܠܗܘܢ ܕܝܬ ܕܡܘܬܐ، ܟܐܝܢܐ ܐܡܬܝܢܘܬܐ ܦܝܫܐ ܗܘܘ
> ܬܠܝܐ ܡܢ ܦܬܚܬܐ ܕܦܝܫܝܐ ܕܢܦܩܬܐ. ܒܡܐܪܐ ܐܘܡܢܝܐ، ܐܝܟܘܢ ܒܐܪܝ ܕܠܐ ܦܪܥܢܘܬܐ ܙܘܕܐ ܡܢ
> ܦܬܚܬܘܬܢ ܕܦܝܫܐ ܡܢܐ ܕܥܒܝܕܐ ܟܘ ܣܘܠܩܬܢ، ܐܝܟ ܦܬܚܬܐ ܡܥܘܬܦܐ ܘܚܙܒܘܬܐ ܡܥܘܬܦܬܐ ܘܐܦ
> ܒܥܒܘܬܐ ܡܠܐܟܝ ܪܒܬܐ.

ܡܘܕܝ ܝܠܗ "ܦܬܚܬܐ ܕܦܝܫܝܐ ܕܐܝܟܘܪ̈ܐ" (ܒܥܕܟܐ ܟܠܗ ܡܢܝܬܐ "ܦܬܚܬܐ ܡܘܒܬܠܝܐ")؟

ܐܢܫܐ ܕܫܐܒܬܘܢ ܩܐ ܚܕ ܐܘܡܢܐ ܝ ܩܐ ܚܕ ܐܡܘܢܐ ܐܝܢܐ ܕܝܬܝ ܒܥܘܬܐ ܣܘܠܩܢܝܬܐ، ܒܚܕ ܕܡܘܬܘܢ ܕܝܬܝܐ ܠܒܥܕܟܐ ܢܦܩܬܐ ܠܐ ܗܡܝܢܐ [ܕܝܢ ܦܪܥܢܘܬܘܢ ܠܗܘܢ ܡܢ ܒܝܬܐ ܕ ܟܠܗܘܢ]، ܐܝܟ [ܦܬܚܬܐ ܡܥܘܬܦܬܐ]، [ܚܙܒܘܬܐ ܡܥܘܬܦܬܐ]، ܘܐܦ ܚܕܐ [ܒܥܒܘܬܐ ܡܠܐܟܝ ܪܒܬܐ]. ܒܚܕ ܩܝܠܐ ܕܦܪܥܢܘܬܘܢ ܠܢܦܩܬܐ ܬܠܝܐ ܝ ܕܦܪܥܢܘܬܘܢ ܠܟܠܗ ܒܥܒܘܬܐ ܕܐܝܟܘܪ̈ܐ ܝܢ ܫܐܒܬܘܢ ܠܚܕ ܐܡܘܢܐ ܝ ܝܢ ܩܚܕܒܬܘܢ ܠܚܕ ܡܝܠܬܐ ܕܝܬܝ ܒܥܘܬܐ ܣܘܠܩܢܝܬܐ ܕܠܐ ܝܠܗ ܣܒܝܥܐ ܟܘ ܟܠܗܘܢ ܕܝܗܒܐ ܕܣܘܠܩܢܘܟܘܢ.

ܡܢܬܐ ܕ "ܠܐ ܟܠܗܘܢ" ܝܠܗ ܐܝܟܢ ܐܡܘܢܐ ܘܡܝܠܬܘܢ ܕܝܬܝ ܒܥܘܬܐ ܣܘܠܩܢܝܬܐ ܕܠܐ ܡܢܐ ܟܕ ܒܝܬܐ ܕܗܘ ܐܢܫܐ ܒܠ ܚܕ ܡܥܠܬܐ ܒܡ ܝܗܒܐ ܕܣܘܠܩܢܘܟܘܢ ܕܡܢܘܝܐ ܠܫܡܫܬܐ ܩܐܠܘܟܘܢ. ܐܡܘܢܐ ܠܐ ܟܠܗܘܢ ܒܚܕ ܕܟܠܝ ܕܡܫܪܝ ܠܘܟܘܢ ܚܕ ܐܝܟܘܪܐ ܩܐ ܦܘܪܥܢܢܐ ܒܝܠ ܒܥܒܘܬܐ ܕܥܒܕܬܐ ܟܘ ܝܗܒܘܟܘܢ ܘܒܥܒܘܬܐ ܦܠܚܢܬܐ ܠܫܡܫܬܐ ܡܘܡܢܝܐ ܩܐܠܘܟܘܢ. ܐܝܟܢ ܒܥܒܘܬܐ ܕܦܘܪܥܢܘܬܐ ܦܝܫܬܐ ܝܠܗ ܡܢܝܬܐ **"ܦܬܚܬܐ ܩܐ ܒܥܒܘܬܐ ܩܢܝܢܬܐ"**. ܡܠܦܘܢܘܬܐ ܝܠܗ ܕܐܝܟܢ ܒܥܒܘܬܐ ܗܘܝܐ ܒܡܥ ܙܘܕܐ ܡܢ ܢܦܩܬܐ ܦܠܚܝܐ ܒܝܕ ܐܡܘܢܐ ܟܠܗܘܢ ܠܐܟܝ ܓܪ ܐܝܟܢ ܫܡܫܬܐ ܦܝܫܐ ܕܠܐ ܩܝܡܐ ܣܘܡܝܟܬܐ ܒܠ ܝܗܒܘܟܘܢ ܡܠܬܝܒܝ ܙܘܕܐ ܝ ܒܠ ܒܥܒܘܬܐ ܡܓܡܠܬܐ (ܡܢܐ) ܓܢܐܬܐ ܕܢܦܩܬܐ ܦܪܝܫܐ ܡܢ ܒܝܬܐ ܕ ܟܠܗܘܢ.

"ܐܝܟܘܪ̈ܐ ܡܘܒܬܠܝܐ" ܝܠܗ ܚܕ ܐܝܟܘܪܐ ܩܢܝܢܐ ܠܐ ܡܥܒܕܐ. ܐܗܐ ܡܢܕܝ ܡܢ ܡܦܝܡ ܐܢܫܐ ܕܠܐ ܗܘܘ ܡܬܝ ܬܐ ܕܡܥܒܕܬܘܢ ܠܗ ܡܥܡܠܬܐ ܕܟܠܐ ܠܟܠܗܘܢ – ܐܝܟ ܐܢܫܐ ܕ ܟܘ ܚܕܐ ܐܡܘܢܘܬܐ ܚܕܝܬܐ ܗܘܐ ܗܘܘ ܝ ܐܢܫܐ ܕܡܥܝܢܬܘܢ ܕܩܥܒܬܘܢ ܕܡܘܢܝܐ ܟܘ ܚܕܐ ܫܡܫܬܐ ܟܠܗܘܢܬܐ ܐܢܫܐ ܠܐ ܡܥܒܕܐ ܦܝܫܐ ܗܘܘ ܕܡܘܢܝܐ ܒܚܕ ܚܕ ܡܙܡܘܢܐ ܠܐ. ܟܠܗܘܢ ܐܝܟܘܪܐ ܐܘܡܬܢܝܐ ܡܘܒܬܠܝܐ ܗܘܐ ܕܡܢܝ ܒܐܠܝܐ ܕܕܘܠܪܐ ܠܒܘܬ ܫܬܚܕܬܐ ܐܡܬܢܝܬܐ ܝ ܫܡܫܬܐ ܡܚܦܝܐ ܗܘܘ.

[ܐܝܣܘܢ ܦܝܫܝ ܗܘܘ ܬܠܝܐ ܡܢ ܦܬܚܬܐ ܕܒܥܒܘܬܐ ܩܢܝܢܬܐ ܕܢܦܩܬܐ ܩܐ:]

ܫܡܫܬܐ ܒܝܪܬܝܐ ܕܚܕܒܝ ܘܬܐ

ܝܢ ܐܝܬ ܠܘܟܘܢ ܣܕܪܐ ܐܡܬܝܢܘܬܐ ܐܘܡܬܢܝܬܐ ܒܚܕܝ ܬܠܐ ܡܚܦܝܐ ܗܘܘ ܫܡܫܬܐ ܒܚܕܝ ܬܠܬܐ ܡܢ ܚܕ ܐܡܘܢܐ ܝ ܡܝܠܬܘܢ ܡܡܢܝܢܐ ܕܫܡܫܬܐ ܟܠܗ ܟܠܗܘܢ، ܗܘ، ܒܥܒܘܬܐ ܒܡܥ ܒܥܕܟܬܐ ܕܐܝܢ ܩܝܐ ܕܬܠܠܐ ܠܗ ܡܢܘܟܘܢ ܝܠܗ ܒܥܒܘܬܐ ܕܡܥܘܬܦܬܐ ܡܦܬܚܬܐ ܕܢܦܩܬܐ ܕܐܡܘܢܐ ܟܠܗܘܢ ܕܣܒܝܥܬܐ ܝܠܗ ܟܘ ܝܗܒܘܟܘܢ (ܐܝܟ ܦܬܚܬܐ ܡܥܘܬܦܬܐ، ܚܙܒܘܬܐ ܡܥܘܬܦܬܐ ܘܒܥܒܘܬܐ ܡܠܐܟܝ ܪܒܬܐ). **ܐܢܐ ܝܠܗ ܩܝܐ** ܕܬܠܠܐ ܡܢܘܟܘܢ ܕܦܪܥܢܘܬܘܢ ܠܗܘܢ ܩܐ ܦܘܪܣܐ ܦܝܫܐ ܕܢܦܩܬܐ ܕܐܢܐ ܫܡܫܬܐ ܒܚܕܝ ܬܠܬܐ. ܐܢܐ ܢܦܩܬܐ ܒܣܒܥܐ ܡܢܐ ܫܡܫܬܐ ܕܡܚܕ ܦܘܪܥܢܘܬܘܢ ܠܗܘܢ ܡܢ ܟܠܐ ܕܐܝܣܘܢ ܒܬܘܢ ܟܘ ܣܘܠܩܢܘܟܘܢ ܡܘܡܢܝܬܐ، ܥܒܘܡ ܡܢ ܝܢ ܐܝܣܘܢ ܬܡܒܝܬܘܢ ܦܘܪܣܐ ܚܠܝܒܬܐ ܘܡܚܙܦܬܘܢ ܐܝܕܐ ܡܢ ܡܥܒܕܢܘܬܐ ܕܐܝܬ ܠܘܟܘܢ ܕܠܐ ܦܝܫܐ ܠܠܒܘܬܐ ܡܢܘܟܘܢ ܕܦܪܥܢܘܬܘܢ ܩܐ ܦܘܪܣܐ ܩܢܝܢܐ ܕܢܦܩܬܐ ܠܐܢܐ ܫܡܫܬܐ ܡܡܘܠܝܐ ܡܢ ܟܠܐ ܗܘܠܬܘܢ ܟܘ ܐܡܬܝܢܘܬܐ ܡܡܘܢܝܬܐ.

ܚܕܟܡܐ ܡܫܡܫܢܘܬ̈ܐ ܕܥܒܝܕܐ ܡܫܘܡܠܝܐ ܓܘ ܚܕ ܡܢ ܒܝܬ ܟܪ̈ܝܗܐ ܝܢ ܓܘ ܚܕ ܡܣܐܢܘ ܡܢܝܢܝܐ ܕܟܣ ܙܡܘܬܐ ܓܘܫܩܝܐ

ܐܝܡܢ ܕܡܩܒܠܝܬ ܡܫܡܫܢܘܬ̈ܐ ܓܘ ܚܕ ܒܝܬ ܟܪ̈ܝܗܐ ܝܢ ܓܘ ܚܕ ܡܣܐܢܘ ܡܢܝܢܝܐ ܕܟܣ ܙܡܘܬܐ ܓܘܫܩܝܐ، ܚܕܟܡܐ ܡܗܝܪܐ ܕܥܒܝܕܐ ܒܓܘ ܕܐܝܟܐ ܗܘܝ ܠܐ ܓܘܫܩܝܐ. ܒܗܕܟܐ ܐܡܬ̈ܢܘܬܐ، ܗܿܝ ܒܡܫܘܚܬܐ ܒܘܫ ܓܘܢܪܘܬܐ ܕܐܝܟܐ ܡܗܝܪܐ ܕܡܫܡܫܢܘܬ̈ܐ ܩܢܝ ܕܝܗܠܒ ܠܗܿ ܝܫܘܥܟܘܢ ܒܠܗ ܒܡܫܘܚܬܐ ܕܡܫܘܬܦܘܬܐ ܓܘ ܦܪ̈ܣܬܐ ܕܢܦܩܬܐ ܕܡܢܝܢܐ ܓܘܫܩܝܐ ܓܘ ܝܫܘܥܟܘܢ. ܐܗܐ ܝܬܒܠܗ ܥܠ ܡܫܡܫܢܘܬ̈ܐ ܕܚܠܝܡܘܬܐ، ܬܪܕܝܡܘܬܐ، ܡܘܠܦ ܟܪ̈ܝܗܐ، ܐܫܝܘܬܐ ܕܪܢܢܬܐ، ܓܘܫܩܐ ܕܒܚܢܬܐ، ܒܝܠܕ̈ܐ ܚܕܬ̈ܐ، ܥܕܪܢܐ ܕܓܪܘܚܐ، ܡܗܝܪܐ ܕܒܝܬ ܟܪ̈ܝܗܐ، ܝܢ ܡܫܡܫܢܘܬ̈ܐ ܕܪܘܚܩܐ ܥܠܝܬܐ. ܐܗܐ ܡܗܝܪܐ ܠܐ ܩܢܝ ܕܝܗܠܒ ܠܗܿ ܝܫܘܥܟܘܢ ܕܦܪܥܝܬܘܢ ܠܗܘܢ ܒܘܫ ܡܢ ܦܪ̈ܣܬܐ ܕܢܦܩܬܐ ܕܡܢܝܢܐ ܓܘܫܩܝܐ ܘܠܐ ܩܢܝ ܕܝܗܠܒ ܠܗܿ ܝܫܘܥܟܘܢ ܕܫܒܩܝܬܘܢ ܐܡܪܐ ܡܢ ܡܫܘܙܒܢܘܬܐ ܕܐܝܬ ܠܟܘܢ ܕܠܐ ܦܪܥܝܬܘܢ ܦܪ̈ܣܬܐ ܕܢܦܩܬܐ ܕܡܫܬܪܟܢܐ ܠܐ ܒܘܫ ܦܪ̈ܣܬܐ ܕܢܦܩܬܐ.

ܐܢ ܡܩܒܠܝܬ ܗܠܘܢ ܡܫܡܫܢܘܬ̈ܐ ܓܘ ܐܬܪ̈ܐ ܕܡܫܡܫܢܘܬܐ ܓܘ ܕܐܝܟܐ ܓܘܫܩܝܐ، ܡܗܝܪܐ ܕܐܝܟܐ ܠܐ ܗܘܝ ܓܘܫܩܝܐ ܠܐ ܩܢܝ ܕܝܗܠܒ ܠܗܿ ܝܫܘܥܟܘܢ ܕܦܪܥܝܬܘܢ ܠܗܘܢ ܒܘܫ ܡܢ ܦܪ̈ܣܬܐ ܕܢܦܩܬܐ، ܝܢ ܐܢ ܐܝܬܠܘܢ ܝܗܒܠܗܘܢ ܠܗܘܢ ܦܠܚܦܠܚܐ ܒܟܬܒܐ ܘܫܒܩܝܬܘܢ ܐܡܪܐ ܡܢ ܡܫܘܙܒܢܘܬܘܟܘܢ.

ܒܫܘܡ ܓܢܒܐ ܠܐ ܩܢܝܬܘܢ ܠܦܪܥܝܬܘܢ ܓܘܫܩܝܐ ܕܝܗܠܒܘܬܘܢ ܐܡܪܐ ܡܢ ܡܫܘܙܒܢܘܬܘܟܘܢ ܡܢ ܦܪ̈ܣܬܐ ܕܡܫܡܫܢܘܬܐ ܦܪ̈ܣܬܐ ܕܢܦܩܬܐ. ܐܦ ܠܐ ܩܢܝܬܘܢ ܠܦܪܥܝܬܘܢ ܓܘܫܩܝܐ ܕܡܩܒܠܝܬܘܢ ܕܝ ܒܫܘܘܬܐ ܡܢ ܐܡܢܝܐ ܠܐ ܓܘܫܩܝܐ. ܕܝܢ ܒܠܬܘܢ ܕܡܓܒܝܬܘܢ ܚܕ ܐܡܢܐ ܝܢ ܚܕ ܡܗܝܪܐ ܓܘ ܡܫܘܬܦܢܘܬܐ ܕܡܫܡܫܢܘܬܐ ܓܘܫܩܝܐ ܕܝܠܗ ܝܫܘܥܟܘܢ.

[ܐܝܡܢ ܕܠܝܬ ܦܩܦܩܐ ܩܐ ܦܪ̈ܣܬܐ ܕܡܫܡܫܢܘܬܐ ܦܪ̈ܣܬܐ ܕܢܦܩܬܐ، ܝܗܒܠܗܘܢ ܗ̇ܘ ܐܝܬ ܠܟܘܢ ܐܦ. ܠܐܝܕ ܡܫܘܙܒܢܘܬܐ:]()

- ܝܗܒܠܗܘܢ ܝܗܒܝܢ ܡܫܬܐܠܐ ܗܠܘܢ ܕܦܪܥܝܬܘܢ ܠܝܗ ܦܩܦܩܘܬܘܢ ܕܢܦܩܬܐ (ܐܝܟ ܦܪ̈ܣܬܐ ܕܟܣ ܡܫܘܬܦܘܬܐ، ܚܘܠܩܘܬܐ ܡܫܘܬܦܘܬܐ ܘܡܫܬܪ̈ܟܢܘܬܐ ܒܓܘ ܐܝܟܐ ܐܚܪܢ ܕܝܗ̇ ܦܪܥܝܬܘܢ ܠܗܘܢ ܐܢ ܐܡܢܐ ܕܡܫܡܫܢܘܬܐ ܝܢ ܡܗܝܪܐ ܡܢܝܢܝܐ ܕܡܫܡܫܢܘܬܐ ܓܘܫܩܝܐ ܗܘܐ). ܝܘܠܦܢܐ ܕܣܘܠܚܢܘܬܘܢ ܒܕ ܡܦܝܪܐ ܠܗܘܢ ܦܪ̈ܣܬܐ ܕܐܡܢܐ ܚܕ ܙܪܥܐ ܩܐ ܐܡܢܐ ܡܗܝܪܐ ܡܢܝܢܝܐ ܕܡܫܡܫܢܘܬܐ ܠܐ ܓܘܫܩܝܐ.
- ܒܠܘܐܝܬ، ܝܘܠܦܢܐ ܕܣܘܠܚܢܘܬܘܢ ܩܐܠܝܗ ܕ:
  - ܡܓܒܝܐ ܠܗܘܢ ܡܫܡܫܢܘܬܐ ܕܚܠܝܡܘܬܐ ܕܐܝܟܐ ܗܘܢܐ ܓܘܫܩܝܐ ܕܬܠܚܒܘܬܘܢ ܦܩܦܩܐ ܩܐ ܡܫܡܫܢܘܬܐ ܠܩܕܡܝܐ (ܐܦ ܦܝܫܐ ܝܕܝܥܐ "ܦܩܦܩܐ ܡܕܝܢܝܐ").
  - ܡܓܒܝܐ ܠܗܘܢ ܡܫܡܫܢܘܬܐ ܕܚܠܝܡܘܬܐ ܡܘܡܙܝܐ ܒܝܕ ܐܡܢܐ ܠܐ ܓܘܫܩܝܐ.
  - ܡܚܫܒܝ ܠܗ̇ ܒܡܫܘܚܬܐ ܕܐܝܬܠܗ ܗܠܘܢ ܩܐ ܐܡܢܐ ܝܢ ܡܗܝܪܐ ܡܢܝܢܝܐ ܕܡܫܡܫܢܘܬܐ (ܡܫܘܬܦܘܬܐ ܠܐ ܦܪ̈ܣܬܐ ܕܢܦܩܬܐ) ܠܦܘܬ ܒܠܐ ܒܕ ܦܪܥܝ ܩܐ ܚܕ ܐܡܢܐ ܝܢ ܡܗܝܪܐ ܡܢܝܢܝܐ ܕܡܫܡܫܢܘܬܐ ܕܐܝܬܐ ܓܘܫܩܝܐ ܘܡܚܘܝܐ ܠܗ̇ ܒܡܫܘܚܬܐ ܠܐ ܦܘܠܚܢܘܬܘܢ ܕܡܘܬܪܐ.
  - ܡܚܫܒܝ ܠܗ̇ ܟܠ ܒܡܫܘܚܬܐ ܕܦܪܥܝܬܘܢ ܠܗ̇ ܩܐ ܡܫܡܫܢܘܬܐ ܕܚܠܝܡܘܬܐ ܝܢ ܩܐ ܡܫܡܫܢܘܬܐ ܠܐ ܓܘܫܩܝܐ ܠܐ ܒܡܫܘܚܬܐ ܕܒܠܐ ܦܪܥܬܐ ܩܐ ܐܡܢܐ ܝܢ ܡܗܝܪܐ ܡܢܝܢܝܐ ܕܡܫܡܫܢܘܬܐ ܓܘܫܩܝܐ ܘܫܒܩܐ ܡܘܬܒܐ ܩܐ ܦܪ̈ܣܬܐ ܦܪܥܝܐ ܡܢ ܒܘܫܬܐ ܕܓܘܫܩܝܐ.

ܐܢ ܐܝܬ ܠܟܘܢ ܒܘܩܪܐ ܒܘܕ ܐܝܬܝܘܬܘܢ ܝܢ ܒܘܕ ܦܩܦܩܐ ܦܪ̈ܣܬܐ ܦܪܥܐ ܡܢ ܒܘܫܬܐ ܕܓܘܫܩܝܐ، ܕܝܢ ܒܠܬܘܢ ܕܡܛܝܬܘܢ ܩܐ:

NorthShore Hospitals and Swedish Hospital	ܟܠ ܝܘܡܢܐ 847-570-5000
Northwest Community Healthcare	ܟܠ ܝܘܡܢܐ 847-618-4780

ܐܢ ܝܘܠܦܢܐ ܗܠܘܢ ܕܡܫܡܫܢܘܬܐ ܦܪ̈ܣܬܐ ܝܗܒܠܗܘܢ ܕܦܪܥܝܬܘܢ ܠܗ̇ ܩܢܘܢܐ ܡܠܗ، ܝܢ ܠܫܠܛܢܐ ܡܫܘܬܦܘܬܐ ܝܢ ܠܐܝܟܐ ܚܕܐ ܡܓܠܬܐ، ܡܛܝܬܘܢ ܟܠ ܙܒܢܐ 1-800-985- 3059.

ܡܚܙܝܬܘܢ ܠܙܒܢܐ ܬܘܠܒܐ www.cms.gov/nosurprises/consumers ܠܝܘܡܢܐ ܠܡܫܘܬܦܘܬܐ ܡܬܒܪܢܐ ܒܘܕ ܝܕܥܬܘܢ ܬܚܝܬ ܩܢܘܢܐ ܦܕܪܠܝܐ.